



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than July 18, 2013

A. Federal Reserve Bank of Philadelphia (William Lang, Senior Vice President)
100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *Prudential Bancorp, Inc.*, Philadelphia, Pennsylvania; to become a bank holding company by merging with *Prudential Mutual Holding Company*, and *Prudential Bancorp, Inc. of Pennsylvania*, both in Philadelphia, Pennsylvania; and thereby acquire 100 percent of the voting shares of Prudential Saving Bank, Philadelphia, Pennsylvania.

B. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President)
1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *FBDC Financial Corp.*, Fort Payne, Alabama; to become a bank holding company upon the conversion of its savings association, First Fidelity Bank, Fort Payne, Alabama, to a state-chartered bank, operating as First Federal Bank, Fort Payne, Alabama.

Board of Governors of the Federal Reserve System, June 18, 2013.

Margaret McCloskey Shanks,
Deputy Secretary of the Board.
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